

#12474
5-36-03

CERTIFICATE OF FACSIMILE

I hereby certify that this Response and Amendment, pursuant to 37 C.F.R. §1.8 is being faxed to (703) 872-9327 and a confirmation copy is being deposited as U.S. First Class Mail this date with the United States Postal Service in an envelope addressed to: Mail Stop AF, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

Date: May 27, 2003

By: Deborah A. MiesIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Inventor(s):	Crane, et al.	Docket No.:	10655.7700
Serial No.:	09/415,632	Examiner	Fults, Richard C.
Filed:	October 12, 1999	Group Art Unit:	3628
Title:	SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE INVESTMENT PRODUCTS	Confirmation No.:	5093

RESPONSE AND AMENDMENT

Mail Stop AF
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Final Office Action mailed April 7, 2003 regarding the above-referenced patent application, of which this Response is within the shortened three month statutory period for Response, please amend the application as follows:

In the Claims:

- b1
1. A system for funding multiple investment products including:
 - a charge card billing system configured to capture financial event information wherein said billing system comprises:
 - a card account database configured to include user accounts;
 - a billing information database configured to include information about user billings;

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Amendment - JF
10/17/03